

# Benefit Wise

Helping You Staying Informed...

## Plan Year 2015 Plan Design Changes

The PEBP Board approved the following plan design changes for Plan Year 2015, effective July 1, 2014. To view the premium rate changes, visit [www.pebp.state.nv.us](http://www.pebp.state.nv.us).

### Consumer Driven Health Plan

- The coinsurance rate on the CDHP will change from the current 75% (Plan) and 25% (participant) to 80% (Plan) and 20% (participant) after the plan year deductible is satisfied.
- The Plan will cover one annual preventive vision screening exam paid at 100% under the wellness benefit.
- The CHDP deductible will be reduced from \$1,900 to \$1,500 for individual coverage (participant only) and from \$3,800 to \$3,000 for family coverage (participant plus one or more covered family members).

### Dental Plan

- The annual dental maximum per covered member will increase from the current \$1,000 to \$1,500 per covered member.

### Basic Life Insurance

- Increase the Basic Life Insurance for eligible active employees from the current \$10,000 to \$25,000 and from \$5,000 to \$12,500 for eligible retirees.

### Base Consumer Driven Health Plan HSA and HRA Funding

- Continue base HSA and HRA funding of \$700 for primary CDHP participants and \$200 for each covered dependent (maximum 3 dependents).



Vol. 2014, Issue 01 - Spring 2014

### One-Time Supplemental HSA/HRA Contribution

For Participants  
 Consumer Driven Health Plan (CDHP)  
 Enrolled July 1, 2014

State Employee/Retiree	\$400 (Employee/Retiree)
	\$100 per dependent (maximum 3 dependents)
Non-State Employee	\$400 (Employee)
	\$100 per dependent (maximum 3 dependents)
Non-State Retiree	\$800 (Retiree)
	\$200 per dependent (maximum 3 dependents)

### Lump-Sum Contribution for Retirees Enrolled in a Medical Plan Through OneExchange on July 1, 2014

Retirees with a retirement date before January 1, 1994 will continue to receive the 15-year (\$165) base contribution per month. Additionally, these retirees will also receive a *one-time, lump-sum* contribution of \$2 per month per year of service (\$360 for pre-1994 retirees with 15 years of service).

Retirees with a retirement date on or after January 1, 1994 will continue to receive \$11 per month per year of service beginning with 5 years (\$55) and a maximum of 20 years (\$220). Additionally, these retirees will receive a *one-time, lump-sum* contribution equal to \$2 per month per year of service beginning with 5 years (\$120) and a maximum of 20 years (\$480).



## Plan Year 2015 Plan Design Changes (continued)

---

### Health Plan of Nevada

Plan design changes for HPN include the following:

- Specialist Office Visit copayment will increase from \$15 to \$25
- Urgent Care copayment will increase from \$15 to \$30
- Emergency Room copayment will increase from \$75 to \$150
- Inpatient Hospital Admission copayment will increase from \$200 to \$300
- \*NowClinic Telemedicine Visit: \$5 copayment
- \*Convenient Care Clinic Visit: \$5 copayment

\* HPN members can use *NowClinic* to connect with Southwest Medical and *NowClinic* providers via secure webcam, chat, phone or mobile application anytime, 24/7/365. *NowClinic* lets you talk just like you would in an exam room with providers who can diagnose, provide care recommendations and prescribe, if appropriate, for simple care needs such as flu, sinusitis, insomnia and pink eye. It's the same copay as a convenient care clinic visit, so it's both less expensive and easier than a typical trip to your family doctor.

For more detail, contact Health Plan of Nevada at (702) 242-7300 or (800) 777-1840.

### Hometown Health Plan

Plan design changes for HHP include the following:

- Decrease Inpatient Hospital Admission copayment from \$1,500 to \$500
- Decrease Out-Patient Surgery Admission copayment from \$1,000 to \$350



### Open Enrollment

Open Enrollment is scheduled May 1 - May 31, 2014. This is your opportunity to review plan options and make changes to your PEBP health care benefits or to your dependent coverage within this limited timeframe.

Open Enrollment is the only time of year you can make changes to your health benefits without experiencing a qualifying life event (e.g., marriage or birth of a child). Any changes you make during this Open Enrollment period will be effective July 1, 2014.

### NVision Health & Wellness Program

Complete required steps for Year 1 or Year 2 before the deadline. For more information, call US Preventive Medicine at (800) 800-8144.